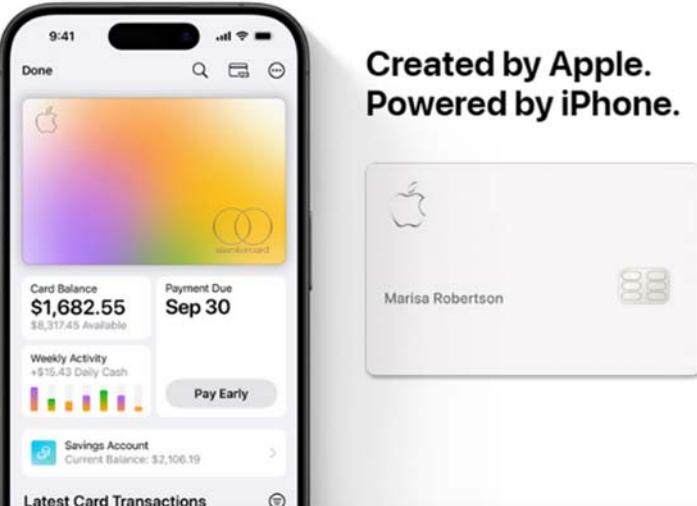


# Exhibit H

Exhibit H - U.S. Patent No. 10,628,820

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[Pre]: An online payment system, the system comprising:	<p>The combination of an Apple Pay and/or Apple Wallet-enabled computing device with an Apple Card is an online payment system.</p> 

*See, e.g., Apple Card, Apple, <https://www.apple.com/apple-card/>; Apple Pay, Apple, <https://www.apple.com/apple-pay/>; Devices compatible with Apple Pay, Apple (Mar. 6, 2024), <https://support.apple.com/en-us/102896>.*

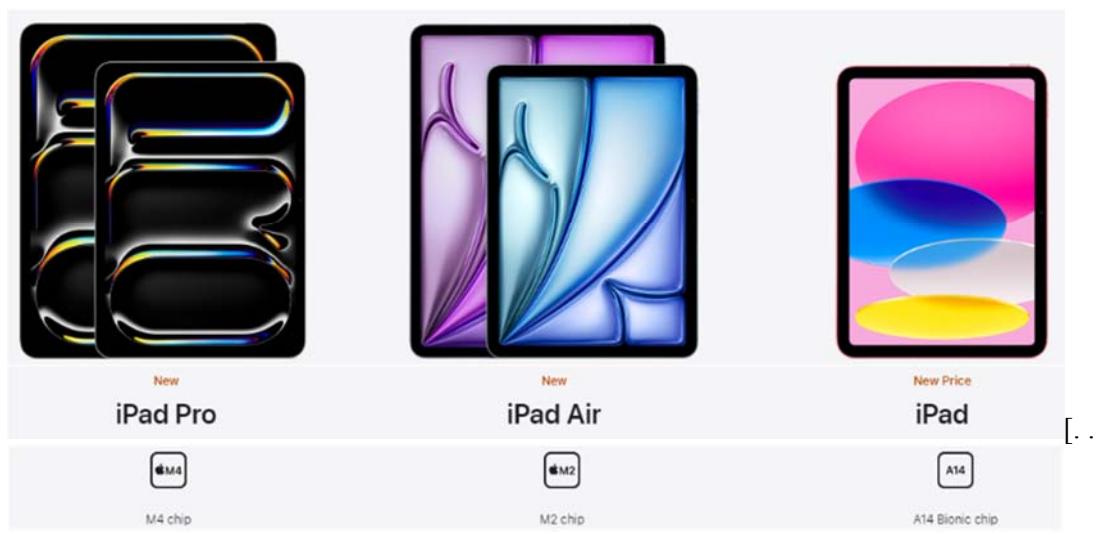
## Pay with your virtual card number

If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can [find your virtual card number in the Wallet app](#). If you use Apple Card Family<sup>2</sup> and you share your account with a co-owner<sup>3</sup>, you each have your own virtual card number.

Your virtual card number is different from your titanium card number and Apple Pay card number.

*See, e.g., How to make purchases with Apple Card, Apple (Aug. 30, 2024), <https://support.apple.com/en-us/104951>.*

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[a]: a thin payment device comprising no fixed payment numbers visible thereon; and	<p>The Apple Card is a thin shaped body having no fixed payment numbers disposed thereon.</p> <div data-bbox="494 262 1056 670"> </div> <p><b>Titanium Card</b></p> <p>With laser etching and clean styling, Apple Card is designed with the same craftsmanship we bring to all our products. And it's the only credit card made of titanium — a sustainable metal known for its beauty and durability. When you use the card, you'll get 1% Daily Cash back on every purchase. Since Mastercard is our global payment network, you can use it all over the world. For apps and websites that don't take Apple Pay yet, just enter the virtual card number stored securely in your Wallet app. And when you're using Safari, it even autofills for you.</p> <div data-bbox="1478 262 1763 670"> </div> <p><i>See, e.g., Apple Card, Apple, <a href="https://www.apple.com/apple-card/">https://www.apple.com/apple-card/</a>.</i></p>
11[b]: a personal computing device, wherein the personal computing device comprises:	<p>An Apple Pay and/or Apple Wallet-enabled computing device is a personal computing device.</p> <div data-bbox="494 768 1129 1152"> </div> <p><b>In apps and online.</b> Use Apple Pay for purchases in Safari on your iPhone, iPad, or Mac. You can skip the lengthy checkout forms and pay with just a touch or a glance. Or use Apple Pay to subscribe to services like Apple Music, Apple News+, and Apple TV+, buy apps and games on the App Store, and upgrade your iCloud storage.</p> <p><i>See, e.g., Apple Pay, Apple, <a href="https://www.apple.com/apple-pay/">https://www.apple.com/apple-pay/</a>; Devices compatible with Apple Pay, Apple (Sept. 24, 2024), <a href="https://support.apple.com/en-us/102896">https://support.apple.com/en-us/102896</a>.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[c]: a processor;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a processor.</p>  <p><i>See, e.g., Mac, Apple, <a href="https://www.apple.com/mac/">https://www.apple.com/mac/</a>.</i></p>  <p><i>See, e.g., iPad, Apple, <a href="https://www.apple.com/ipad/">https://www.apple.com/ipad/</a>.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card					
	 iPhone 16 Pro	 iPhone 16	 iPhone 15	[. . .]		
	A18 Pro chip with 6-core GPU	A18 chip with 5-core GPU	A16 Bionic chip with 5-core GPU	[. . .]		
	<i>See, e.g., iPhone, Apple, <a href="https://www.apple.com/iphone/">https://www.apple.com/iphone/</a>.</i>					
	 Apple Watch SE	 Apple Watch Series 10	 Apple Watch Ultra 2	[. . .]		
	S8	S10	S9	[. . .]		
	<i>See, e.g., Watch, Apple, <a href="https://www.apple.com/watch/">https://www.apple.com/watch/</a>.</i>					
	<b>Chips</b>					
	 M2	8-core CPU with 4 performance cores and 4 efficiency cores 10-core GPU 16-core Neural Engine 16GB unified memory	 R1	12-millisecond photon-to-photon latency 256GB/s memory bandwidth		
	<i>See, e.g., Apple Vision Pro – Tech Specs, Apple, <a href="https://www.apple.com/apple-vision-pro/specs/">https://www.apple.com/apple-vision-pro/specs/</a>.</i>					

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p><b>Secure Element</b></p> <p>The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p><i>See, e.g., Apple Platform Security, <i>How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), <a href="https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web">https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web</a>.</i></p>
11[d]: a memory;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a memory.</p> <p><b>Device storage</b></p> <p>An Apple device like an iPhone, iPad, or Mac comes with a set amount of storage. The more storage your device has, the more music, apps, photos, and other content you can store on that device. If your device storage is almost full or full, you might get an alert.</p> <p><i>See, e.g., <i>What's the difference between device storage and iCloud storage?</i>, Apple (Sept. 16, 2024), <a href="https://support.apple.com/en-us/102670">https://support.apple.com/en-us/102670</a>; <i>If your Apple Watch storage is full</i>, Apple (Sept. 16, 2024), <a href="https://support.apple.com/en-us/102407">https://support.apple.com/en-us/102407</a>; <i>Apple Vision Pro – Tech Specs</i>, Apple, <a href="https://www.apple.com/apple-vision-pro/specs/">https://www.apple.com/apple-vision-pro/specs/</a> (noting available capacities of 256GB, 512GB, 1TB).</i></p> <p><b>Secure Element</b></p> <p>The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p><i>See, e.g., Apple Platform Security, <i>How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), <a href="https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web">https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web</a>.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[e]: a wireless interface;	An Apple Pay and/or Apple Wallet-enabled computing device includes a wireless interface.
	<h2>Connect to a Wi-Fi network</h2> <ol style="list-style-type: none"> <li>1. From your Home screen, go to Settings &gt; Wi-Fi.</li> <li>2. Turn on Wi-Fi. Your device will automatically search for available Wi-Fi networks.</li> <li>3. Tap the name of the Wi-Fi network that you want to join. Before you can join the network, you might be asked to enter the network's password or <a href="#">agree to terms and conditions</a>.</li> </ol> <p>After you join the network, you'll see a blue checkmark  next to the network and the connected Wi-Fi icon  in the upper corner of your display. If you <a href="#">don't know the password to the Wi-Fi network</a>, contact your network administrator.</p>
	<p><i>See, e.g., Connect to Wi-Fi on your iPhone, iPad, or iPod touch, Apple (May 20, 2024), <a href="https://support.apple.com/en-us/111107">https://support.apple.com/en-us/111107</a>.</i></p>
	<h2>Turn cellular data on or off</h2> <p>To turn cellular data on or off, go to Settings, then tap Cellular or Mobile Data. If you're using an iPad, you might see Settings &gt; Cellular Data.</p> <p>Depending on your carrier and device, you might have additional options listed under Cellular Data Options:</p> <ul style="list-style-type: none"> <li>• Enable LTE, 4G, or 3G: You can select what type of network connection to use for voice and data. Learn more <a href="#">about these options</a>. Learn about data options with 5G on your <a href="#">iPhone</a> or <a href="#">iPad</a>.</li> <li>• Turn Voice Roaming on or off: With CDMA networks, you can turn off Voice Roaming to avoid charges from using other carriers' networks.</li> <li>• Turn Data Roaming on or off: When you're traveling internationally, you can turn off data roaming to avoid roaming charges. If you have an international data plan, you may need to keep Data Roaming on. Learn more about <a href="#">traveling internationally with your iPhone or iPad</a>.</li> </ul>
	<p><i>See, e.g., Use cellular data on your iPhone or iPad, Apple (Sept. 16, 2024), <a href="https://support.apple.com/en-us/109323">https://support.apple.com/en-us/109323</a>.</i></p>
	<h2>Choose a Wi-Fi network</h2> <ol style="list-style-type: none"> <li>1. Open the Settings app on your Apple Watch.</li> <li>2. Tap Wi-Fi. Your device automatically searches for networks.</li> <li>3. Tap the name of the network that you want to join. If you have Apple Watch Series 6 or later, you can connect to 2.4GHz or 5GHz Wi-Fi networks. Apple Watch Series 5 and earlier, and Apple Watch SE, can connect only to 2.4GHz Wi-Fi networks.</li> <li>4. If asked, enter the password using <a href="#">Scribble</a> or the Apple Watch keyboard.</li> <li>5. Tap Join.</li> </ol>
	<p><i>See, e.g., Connect your Apple Watch to Wi-Fi, Apple (Apr. 26, 2024), <a href="https://support.apple.com/en-us/111818">https://support.apple.com/en-us/111818</a>.</i></p>

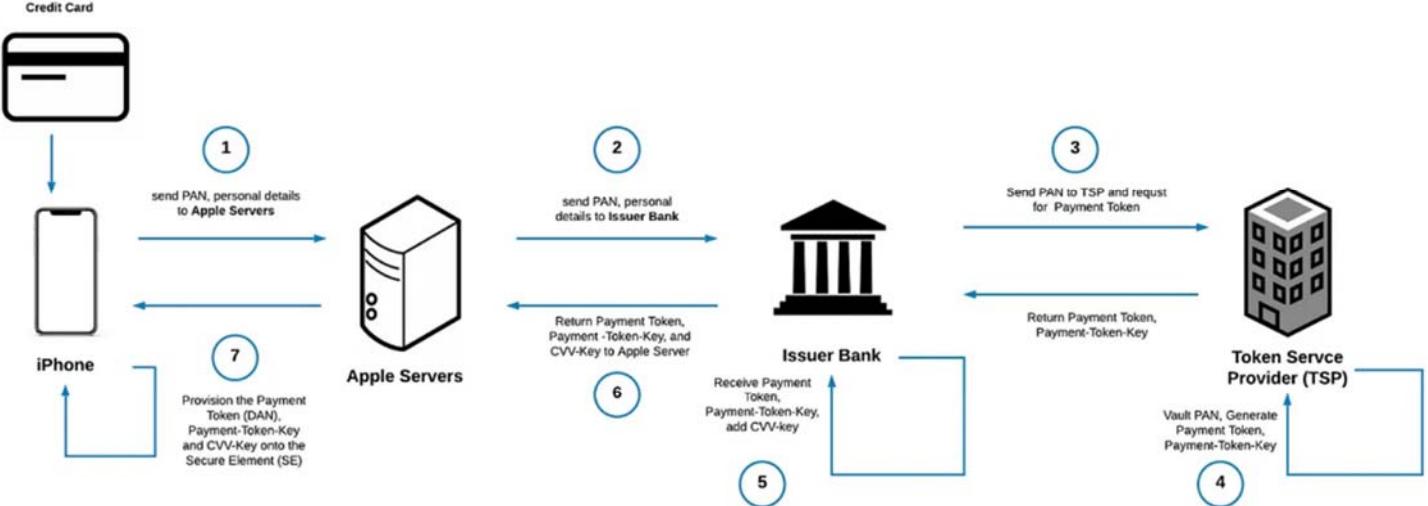
Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p><b>Connect to a cellular network</b></p> <p>Your Apple Watch with cellular automatically switches to the most power-efficient wireless available: It can connect to your iPhone when it's nearby, a Wi-Fi network, or cellular. When your watch connects to cellular, it uses LTE networks. If LTE isn't available, your watch will try to connect to UMTS if your carrier supports it.</p> <p>When your watch connects to a cellular network, you can check the signal strength from Control Center or the Cellular complication that you can add to most watch faces. To open Control Center, touch and hold the bottom of the screen, then swipe up.</p> <p><i>See, e.g., Set up cellular on Apple Watch, Apple (Jul. 10, 2024), <a href="https://support.apple.com/en-us/119601">https://support.apple.com/en-us/119601</a>.</i></p>
11[f]: a display operable to provide a visual user-interface operable for performing online transactions; and	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a display operable to provide a visual user-interface for performing online transactions.</p> <div data-bbox="502 682 1353 1090">  <div data-bbox="502 915 876 1024"> <p><b>MacBook Air 13" and 15"</b> 13.6" or 15.3"</p> </div> <div data-bbox="544 1041 855 1078"> <p>Liquid Retina display with 500 nits of brightness and support for 1 billion colors*</p> </div> <div data-bbox="950 915 1345 1024"> <p><b>MacBook Pro 14" and 16"</b> 14.2" or 16.2"</p> </div> <div data-bbox="1013 1041 1277 1090"> <p>Liquid Retina XDR display with 1000 nits of HDR and 600 nits of SDR brightness and up to 120Hz refresh rates*</p> </div> </div> <p><i>See, e.g., Mac, Apple, <a href="https://www.apple.com/mac/">https://www.apple.com/mac/</a>.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card		
	 <p><b>iPad Pro</b> 13" or 11" Ultra Retina XDR display<sup>2</sup> ProMotion technology</p> <p><b>iPad Air</b> 13" or 11" Liquid Retina display<sup>2</sup> P3 wide color</p> <p><b>iPad</b> 10.9" Liquid Retina display<sup>2</sup> sRGB color</p> <p>[. . .]</p> <p><i>See, e.g., iPad, Apple, <a href="https://www.apple.com/ipad/">https://www.apple.com/ipad/</a>.</i></p>		
	 <p><b>iPhone 16 Pro Max</b> 6.9"</p> <p><b>iPhone 16 Pro</b> 6.3"</p> <p><b>iPhone 16</b> 6.1"</p> <p><i>See, e.g., Compare iPhone Models, Apple, <a href="https://www.apple.com/iphone/compare/">https://www.apple.com/iphone/compare/</a>.</i></p>		

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card		
		Apple Watch SE	Apple Watch Series 10
<p>See, e.g., Watch, Apple, <a href="https://www.apple.com/watch/">https://www.apple.com/watch/</a>.</p>			
<p><b>Display</b></p>			
<p>23 million pixels 3D display system Micro-OLED</p>			See, e.g., Apple Vision Pro – Tech Specs, Apple, <a href="https://www.apple.com/apple-vision-pro/specs/">https://www.apple.com/apple-vision-pro/specs/</a> .
			<p>See, e.g., 9to5Mac, <i>iOS 17.4 – 30+ New Changes and Features</i>, YouTube (Feb. 28, 2024), <a href="https://www.youtube.com/watch?v=wT5osIMpyuQ&amp;t=635s">https://www.youtube.com/watch?v=wT5osIMpyuQ&amp;t=635s</a>.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p><b>How to use Apple Pay online or in apps</b></p> <p>You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.<sup>2,3</sup></p> <ol style="list-style-type: none"><li>1. Tap the Apple Pay button or choose Apple Pay as your payment method.</li><li>2. To pay with a different card, tap Other Cards &amp; Pay Later Options or Change Payment Method to change your default card.</li><li>3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again.</li><li>4. Confirm the payment.<ul style="list-style-type: none"><li>◦ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode.</li><li>◦ iPhone or iPad without Face ID: Use Touch ID or your passcode.</li><li>◦ Apple Vision Pro: Use Optic ID or your passcode.</li><li>◦ Apple Watch: Double-click the side button.</li><li>◦ Mac with Touch ID: Place your finger on Touch ID.</li><li>◦ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices.</li></ul></li><li>5. When your payment is successful, you'll see Done and a checkmark on the screen.</li></ol> <p><i>See, e.g., Make purchases using Apple Pay, Apple (Sept. 24, 2024), <a href="https://support.apple.com/en-us/102626">https://support.apple.com/en-us/102626</a>; Apple Vision Pro User Guide, Use Apple Pay in apps and Safari on Apple Vision Pro, Apple, <a href="https://support.apple.com/guide/apple-vision-pro/use-apple-pay-in-apps-and-safari-tanf3cf449bb/1.0/visionos/1.0">https://support.apple.com/guide/apple-vision-pro/use-apple-pay-in-apps-and-safari-tanf3cf449bb/1.0/visionos/1.0</a>.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
11[g]: a user-interface coupled to the processor, and	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a user-interface coupled to the processor.</p> <p><b>How to use Apple Pay online or in apps</b></p> <p>You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.<sup>2,3</sup></p> <ol style="list-style-type: none"> <li>1. Tap the Apple Pay button or choose Apple Pay as your payment method.</li> <li>2. To pay with a different card, tap Other Cards &amp; Pay Later Options or Change Payment Method to change your default card.</li> <li>3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again.</li> <li>4. Confirm the payment. <ul style="list-style-type: none"> <li>◦ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode.</li> <li>◦ iPhone or iPad without Face ID: Use Touch ID or your passcode.</li> <li>◦ Apple Vision Pro: Use Optic ID or your passcode.</li> <li>◦ Apple Watch: Double-click the side button.</li> <li>◦ Mac with Touch ID: Place your finger on Touch ID.</li> <li>◦ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices.</li> </ul> </li> <li>5. When your payment is successful, you'll see Done and a checkmark on the screen.</li> </ol> <p><i>See, e.g., Make purchases using Apple Pay, Apple (Sept. 24, 2024), <a href="https://support.apple.com/en-us/102626">https://support.apple.com/en-us/102626</a>.</i></p>
11[h]: wherein the wireless interface is operable to wirelessly obtain card device payment account information, and	<p>The wireless interface of the Apple Pay and/or Apple Wallet-enabled computing device is operable to wirelessly obtain card device payment account information.</p> <p><b>When you add credit, debit, prepaid, or transit cards</b> [ . . . ]</p> <p>After your card is approved, your bank, your bank's authorized service provider, or your card issuer creates a device-specific Device Account Number, encrypts it, and sends it along with other data (such as the key used to generate dynamic security codes that are unique to each transaction) to Apple. The Device Account Number can't be decrypted by Apple but is stored in the Secure Element—an industry-standard, certified chip designed to store your payment information safely—on your device. Unlike with usual credit</p> <p><i>See, e.g., Apple Pay security and privacy overview, Apple (Oct. 8, 2024), <a href="https://support.apple.com/en-us/101554">https://support.apple.com/en-us/101554</a>; Starriah, Apple Wallet requires internet connection to add credit card?, Apple Support Community (Mar. 29, 2019), <a href="https://discussions.apple.com/thread/250267325?sortBy=best">https://discussions.apple.com/thread/250267325?sortBy=best</a>.</i></p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	 <p><b>When a Payment Card is Added to the Apple Pay Wallet</b>  <i>See, e.g., Prashant Ram, <i>How Apple Pay works under the hood?</i>, codeburst (Nov. 5, 2019), <a href="https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7">https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7</a>.</i></p> <p><b>Pay with your virtual card number</b></p> <p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can <a href="#">find your virtual card number in the Wallet app</a>. If you use Apple Card Family<sup>2</sup> and you share your account with a co-owner<sup>3</sup>, you each have your own virtual card number.</p> <p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p><i>How to make purchases with Apple Card, Apple (Sept. 18, 2024), <a href="https://support.apple.com/en-us/104951">https://support.apple.com/en-us/104951</a>.</i></p>
11[i]: wherein the processor is operable to generate limited-use payment information based on the card device payment account information, and	<p>The processor of the Apple Pay and/or Apple Wallet-enabled computing device is operable to generate limited-use payment information based on the card device payment account information.</p> <p><b>When you use Apple Pay in stores</b> [...]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p><b>When you use Apple Pay within apps or on the web</b> [ . . . ]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview, Apple (Oct. 8, 2024), <a href="https://support.apple.com/en-us/101554">https://support.apple.com/en-us/101554</a>; Apple Platform Security, Payment authorization with Apple Pay, Apple (Feb. 18, 2021), <a href="https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web">https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web</a>.</i></p> <p><b>What is Advanced Fraud Protection?</b></p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card, Apple (Jan. 10, 2024), <a href="https://support.apple.com/en-us/102427">https://support.apple.com/en-us/102427</a>.</i></p>
11[j]: wherein the personal computing device is operable to generate complete payment information, including the limited-use payment information, and to convey said complete payment information via at least one interface of a set comprising: said display; and the wireless interface, and	<p>The Apple Pay and/or Apple Wallet-enabled computing device is operable to generate complete payment information, including the limited-use payment information, and to convey said complete payment information via at least one interface of a set comprising: said display; and the wireless interface.</p> <p><b>When you use Apple Pay in stores</b> [ . . . ]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p>

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card						
	<p><b>When you use Apple Pay within apps or on the web</b> [ . . . ]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview, Apple (Apr. 12, 2024), <a href="https://support.apple.com/en-us/101554">https://support.apple.com/en-us/101554</a>; Apple Platform Security – Payment authorization with Apple Pay, Apple (Feb. 18, 2021), <a href="https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web">https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web</a>.</i></p> <p><b>Overview</b></p> <p>Apple Pay is available on all iOS devices with a Secure Element — an industry-standard, certified chip designed to store payment information safely. In macOS, users must have an iPhone or Apple Watch that supports Apple Pay to authorize the payment, or have a Mac with Touch ID. The Secure Element creates a payment object when an app or website that uses Apple Pay sends a payment request.</p> <p>The payment object has a nested structure that contains a payment token with encrypted payment data, as shown in the figure below.</p> <p><b>Payment token structure</b></p> <p>The <code>paymentData</code> property of <code>PKPaymentToken</code> (or the <code>paymentData</code> property of <code>ApplePayPaymentToken</code>, for Apple Pay on the Web) contains a UTF-8 serialization of a plaintext JSON dictionary with the following keys and values:</p> <table border="1" data-bbox="487 1171 1453 1344"> <thead> <tr> <th data-bbox="487 1171 572 1209">Key</th><th data-bbox="572 1171 910 1209">Value</th><th data-bbox="910 1171 1453 1209">Description</th></tr> </thead> <tbody> <tr> <td data-bbox="487 1209 572 1344">data</td><td data-bbox="572 1209 910 1344">payment data dictionary, Base64 encoded as a string</td><td data-bbox="910 1209 1453 1344"> <p>Encrypted payment data</p> <p>See Payment Data Keys below for the decrypted payment data keys and values.</p> </td></tr> </tbody> </table> <p>[ . . . ]</p>	Key	Value	Description	data	payment data dictionary, Base64 encoded as a string	<p>Encrypted payment data</p> <p>See Payment Data Keys below for the decrypted payment data keys and values.</p>
Key	Value	Description					
data	payment data dictionary, Base64 encoded as a string	<p>Encrypted payment data</p> <p>See Payment Data Keys below for the decrypted payment data keys and values.</p>					

Claim Language	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card																																						
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	<p><b>Pay with your virtual card number</b></p> <p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can <a href="#">find your virtual card number in the Wallet app</a>. If you use Apple Card Family<sup>2</sup> and you share your account with a co-owner<sup>3</sup>, you each have your own virtual card number.</p> <p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p><i>How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), <a href="https://support.apple.com/en-us/104951">https://support.apple.com/en-us/104951</a>.</p> <p><b>What is Advanced Fraud Protection?</b></p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Oct. 13, 2023), <a href="https://support.apple.com/en-us/102427">https://support.apple.com/en-us/102427</a>.</p>
11[k]: wherein the limited-use payment information is configured to be used in place of a card issuer payment information.	<p>The limited-use payment information generated by an Apple Pay and/or Apple Wallet-enabled computing device is configured to be used in place of a card issuer payment information.</p> <p><b>When you use Apple Pay within apps or on the web</b> <span style="float: right;">[. . .]</span></p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), <a href="https://support.apple.com/en-us/101554">https://support.apple.com/en-us/101554</a>.</p> <p><b>Pay with your virtual card number</b></p> <p>If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can <a href="#">find your virtual card number in the Wallet app</a>. If you use Apple Card Family<sup>2</sup> and you share your account with a co-owner<sup>3</sup>, you each have your own virtual card number.</p> <p>Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p><i>How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), <a href="https://support.apple.com/en-us/104951">https://support.apple.com/en-us/104951</a>.</p>

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